

June 30, 2017

Earnings to Average Assets YTD Annualized	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
Investment Yield	0.37%	0.74%	0.82%	0.85%	0.95%	0.93%	1.17%	1.16%	1.22%	1.14%	1.13%
Loan Yield	11.08%	7.26%	8.36%	7.23%	5.47%	5.47%	5.81%	5.33%	4.79%	4.87%	5.03%
Net Loan Yield After NCOs	10.09%	6.65%	7.87%	6.69%	4.99%	4.96%	5.28%	4.47%	4.19%	4.18%	4.36%
Asset Yield	7.31%	3.89%	5.07%	3.88%	2.99%	3.49%	4.05%	3.75%	3.21%	4.00%	3.69%
Cost of Funds	-0.13%	-0.20%	-0.19%	-0.17%	-0.22%	-0.25%	-0.35%	-0.40%	-0.31%	-0.62%	-0.45%
Gross Spread	7.18%	3.70%	4.88%	3.72%	2.77%	3.24%	3.71%	3.35%	2.89%	3.38%	3.24%
Provision Expense	-0.26%	-0.26%	-0.27%	-0.15%	-0.20%	-0.21%	-0.31%	-0.61%	-0.34%	-0.56%	-0.45%
Net Spread after Provision Expense	6.92%	3.44%	4.62%	3.56%	2.57%	3.03%	3.40%	2.73%	2.55%	2.82%	2.79%
Total Non-Interest Income	1.79%	0.66%	1.20%	1.32%	1.50%	2.02%	2.21%	2.69%	2.60%	1.88%	2.17%
Total Non-Interest Expense	-7.82%	-4.08%	-4.79%	-4.40%	-3.50%	-4.26%	-5.06%	-4.58%	-4.00%	-4.15%	-4.20%
Net Operating Expense	-6.02%	-3.42%	-3.59%	-3.08%	-2.00%	-2.24%	-2.85%	-1.89%	-1.40%	-2.27%	-2.02%
Non-Operating Gains (Losses)	0.00%	0.00%	0.00%	-0.01%	-0.01%	0.01%	-0.01%	0.02%	0.00%	0.01%	0.01%
OTTI Losses Recognized in Earnings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
NCUSIF Stabilization Expense	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
NCUSIF Recovery/Pass-back	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Return on Assets (ROA with Provision for LL)	0.90%	0.02%	1.03%	0.47%	0.57%	0.81%	0.54%	0.86%	1.15%	0.56%	0.77%
Net Charge-Offs	-0.64%	-0.29%	-0.28%	-0.26%	-0.22%	-0.29%	-0.34%	-0.56%	-0.35%	-0.55%	-0.45%
ROA (with Net Charge-offs)	0.51%	-0.02%	1.02%	0.37%	0.55%	0.72%	0.51%	0.91%	1.14%	0.57%	0.77%
ROA with Provision for LL - W/O NCUSIF Expense	0.90%	0.02%	1.03%	0.47%	0.57%	0.81%	0.54%	0.86%	1.15%	0.56%	0.77%
ROA with Net Charge-Offs - W/O NCUSIF Expense	0.51%	-0.02%	1.02%	0.37%	0.55%	0.72%	0.51%	0.91%	1.14%	0.57%	0.77%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-4.23%	-2.14%	-2.63%	-2.02%	-1.63%	-1.96%	-2.49%	-2.19%	-2.05%	-2.10%	-2.09%
Travel and Conference Expense	0.00%	-0.04%	-0.01%	-0.01%	-0.03%	-0.06%	-0.09%	-0.06%	-0.03%	-0.05%	-0.05%
Office Occupancy Expense	-0.77%	-0.16%	-0.17%	-0.14%	-0.19%	-0.26%	-0.31%	-0.30%	-0.36%	-0.28%	-0.30%
Office Operations Expense	-1.67%	-0.71%	-1.14%	-0.75%	-0.73%	-0.70%	-0.71%	-0.71%	-0.78%	-0.74%	-0.75%
Educational and Promotional Expense	0.00%	-0.02%	-0.02%	-0.15%	-0.07%	-0.13%	-0.16%	-0.13%	-0.12%	-0.23%	-0.17%
Loan Servicing Expense	-0.13%	-0.20%	-0.05%	-0.16%	-0.13%	-0.24%	-0.35%	-0.32%	-0.12%	-0.37%	-0.28%
Professional and Outside Services	-0.38%	-0.65%	-0.37%	-1.06%	-0.62%	-0.75%	-0.87%	-0.79%	-0.36%	-0.22%	-0.42%
Member Insurance	0.00%	0.00%	0.00%	-0.01%	0.00%	0.00%	0.00%	-0.01%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	0.00%	-0.05%	-0.03%	-0.02%	-0.01%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%
Miscellaneous Operating Expenses	-0.64%	-0.12%	-0.37%	-0.09%	-0.09%	-0.13%	-0.06%	-0.06%	-0.16%	-0.13%	-0.12%
Total Non-Interest Expense	-7.82%	-4.08%	-4.79%	-4.40%	-3.50%	-4.26%	-5.06%	-4.58%	-4.00%	-4.15%	-4.20%
Other Performance Ratios											
Earning Asset Yield	7.35%	3.90%	5.27%	3.99%	3.30%	3.71%	4.28%	4.05%	3.47%	4.25%	3.95%
Average Cost of Funds	-0.14%	-0.23%	-0.23%	-0.20%	-0.29%	-0.31%	-0.38%	-0.44%	-0.35%	-0.69%	-0.51%
FTE Employee / \$million of Loans & Share Drafts	2.26	1.15	0.89	0.63	0.56	0.43	0.50	0.42	0.45	0.29	0.38
Compensation & Benefits / FTE Emp.	\$29,600	\$36,029	\$46,384	\$54,145	\$52,390	\$61,141	\$59,284	\$63,925	\$58,710	\$77,262	\$66,173
Compensation & Benefits / \$million Lns. & S.D.s	\$66,218	\$42,619	\$41,600	\$34,225	\$27,121	\$26,893	\$30,813	\$27,115	\$26,701	\$22,968	\$25,292
Operating Expense / Loans & Share Drafts	-12.24%	-8.15%	-7.58%	-7.46%	-5.83%	-5.84%	-6.26%	-5.67%	-5.21%	-4.55%	-5.07%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	2.81%	1.33%	1.90%	2.24%	2.50%	2.77%	2.73%	3.33%	3.38%	2.06%	2.63%
Net Operating Expense / Loans & Share Drafts	-9.43%	-6.82%	-5.68%	-5.23%	-3.34%	-3.06%	-3.53%	-2.35%	-1.83%	-2.49%	-2.45%
Operating Expense / Operating Revenue	87.96%	93.93%	79.49%	87.74%	82.60%	81.91%	86.33%	77.49%	74.37%	81.04%	79.28%
Total Fixed Assets / Shares & Equity	0.00%	0.40%	2.12%	1.59%	2.80%	3.11%	3.20%	4.31%	3.62%	3.24%	3.42%
Net Loans to Total Shares and Deposits	74.2%	60.3%	73.1%	58.4%	55.1%	72.1%	75.6%	75.9%	69.9%	100.4%	83.5%
Members / FTE Employee	448.50	379.00	399.27	431.29	466.84	398.30	295.82	422.98	321.43	337.18	349.72

June 30, 2017

Balance Sheet Mixes	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
ASSETS											
Cash and Cash Equivalents	0.0%	0.5%	2.2%	1.7%	2.2%	1.9%	2.5%	1.9%	2.3%	1.7%	2.0%
Total Investments	33.4%	48.4%	37.9%	48.4%	51.7%	34.5%	24.8%	26.1%	31.3%	13.0%	23.3%
Unsecured Credit Card Loans/Lines of Credit	0.0%	0.0%	1.0%	4.2%	1.4%	2.3%	3.3%	5.1%	3.8%	5.6%	4.5%
All Other Unsecured Loans/Lines of Credit	23.3%	8.1%	7.9%	6.7%	5.6%	4.0%	4.4%	2.8%	3.7%	5.5%	4.5%
Short-Term Small Amount Loans (STS)	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Federally Guaranteed Student Loans	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%
New Vehicle Loans	18.1%	9.4%	8.9%	7.0%	6.7%	8.2%	10.2%	6.2%	8.8%	7.9%	8.1%
Used Vehicle Loans	19.0%	27.8%	34.6%	23.3%	16.1%	24.6%	19.4%	15.9%	17.7%	17.0%	17.7%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.0%	0.1%	0.6%	0.7%	7.8%	9.7%	19.5%	25.8%	15.8%	36.5%	25.5%
Total Other Real Estate Loans/Lines of Credit	0.0%	0.0%	0.3%	1.4%	2.1%	3.9%	3.2%	6.8%	6.4%	3.8%	4.8%
Leases Receivable	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total All Other Loans/Lines of Credit to Members	5.3%	4.8%	4.0%	3.7%	3.2%	5.9%	4.8%	2.4%	3.0%	3.5%	3.5%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.1%
Total Loans and Leases	65.7%	50.2%	57.4%	47.1%	43.0%	59.0%	64.9%	65.1%	59.5%	79.8%	68.7%
Less: Allowance for Loan & Lease Losses	-0.4%	-1.1%	-0.6%	-0.4%	-0.5%	-0.6%	-0.5%	-0.6%	-0.4%	-0.7%	-0.6%
Net Loans and Leases	65.2%	49.1%	56.8%	46.7%	42.4%	58.4%	64.4%	64.6%	59.1%	79.1%	68.2%
Total Other Assets	1.4%	2.0%	3.2%	3.1%	3.6%	5.2%	8.2%	7.4%	7.4%	6.2%	6.6%
TOTAL ASSETS	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Total Liabilities	0.1%	0.6%	8.0%	7.1%	9.5%	6.6%	3.2%	4.4%	3.6%	8.7%	6.3%
Share Drafts	0.0%	3.0%	7.3%	11.5%	12.2%	17.0%	15.5%	16.9%	18.6%	13.0%	15.3%
Regular Shares	73.4%	61.6%	51.8%	47.9%	43.2%	35.9%	42.0%	28.4%	32.5%	21.1%	28.4%
Money Market Shares	0.0%	0.0%	0.0%	2.2%	5.8%	7.0%	8.8%	10.5%	19.1%	18.4%	15.7%
Share Certificates	4.7%	17.4%	18.2%	12.4%	10.4%	13.6%	11.8%	16.4%	9.8%	16.7%	14.0%
IRA/KEOGH Accounts	0.0%	0.7%	0.9%	6.4%	6.3%	7.4%	7.1%	8.1%	5.0%	9.8%	7.8%
All Other Shares	4.0%	0.0%	0.2%	0.3%	0.2%	0.6%	0.1%	5.5%	0.1%	0.1%	0.8%
Non-Member Deposits	6.4%	0.4%	0.0%	0.0%	0.0%	0.4%	0.7%	0.0%	0.0%	0.4%	0.2%
Total Shares and Deposits	88.5%	83.2%	78.5%	80.7%	78.0%	81.9%	85.8%	85.7%	85.1%	79.5%	82.2%
Total Equity	11.4%	16.3%	13.5%	12.2%	12.4%	11.5%	11.0%	9.9%	11.3%	11.8%	11.4%
TOTAL LIABILITIES, SHARES, AND EQUITY	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Net Worth	11.4%	16.8%	13.5%	12.2%	12.5%	11.5%	12.0%	10.2%	11.7%	11.8%	11.6%
Total Equity + Allow. for Loan Loss	11.9%	17.3%	14.1%	12.6%	13.0%	12.1%	11.5%	10.4%	11.7%	12.5%	12.0%
Balance Sheet Growth YTD Annualized											
Total Investments	3.1%	0.2%	17.4%	29.2%	-2.8%	10.0%	67.3%	15.1%	11.2%	10.3%	13.5%
Total Loans and Leases	0.6%	19.4%	6.4%	0.9%	-52.4%	12.4%	34.5%	10.9%	11.3%	7.8%	8.7%
TOTAL ASSETS	1.9%	9.5%	8.2%	14.3%	-29.7%	9.6%	40.4%	10.8%	10.9%	7.6%	9.3%
Total Liabilities	0.0%	12.3%	12.7%	54.1%	-17.4%	36.4%	86.7%	1.5%	4.7%	8.8%	9.6%
Total Shares and Deposits	1.3%	11.1%	7.8%	13.1%	-31.7%	8.8%	39.4%	11.3%	11.1%	7.8%	9.5%
Equity Capital	7.0%	1.9%	7.7%	3.7%	-25.3%	1.8%	37.4%	11.1%	11.3%	5.4%	7.6%
TOTAL LIABILITIES, SHARES, AND EQUITY	1.9%	9.5%	8.2%	14.3%	-29.7%	9.6%	40.4%	10.8%	10.9%	7.6%	9.3%

June 30, 2017

Loan Quality	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
Delinquent Loans / Net Loans	0.88%	1.76%	0.55%	1.59%	0.99%	0.48%	0.50%	0.52%	0.49%	0.46%	0.50%
Delinquent Loans / Total Capital	4.9%	5.1%	2.3%	5.9%	3.3%	2.4%	2.8%	3.2%	2.5%	2.9%	2.9%
Delinquent Loans + OREO / Net Loans + OREO	0.9%	2.0%	0.6%	1.8%	1.2%	0.6%	0.6%	0.6%	0.7%	0.5%	0.6%
Delinquent Loans > 6mo / Delinquent Loans	22.2%	45.2%	4.1%	19.1%	27.9%	21.1%	29.3%	30.7%	34.5%	19.2%	25.2%
Allowance for Loan Losses/Net Loans	0.69%	2.23%	1.14%	0.83%	1.21%	1.02%	0.76%	0.86%	0.69%	0.83%	0.81%
Loans 2 to less than 6 months Delinquent (\$000s)	\$7	\$15	\$23	\$102	\$120	\$170	\$322	\$764	\$1,458	\$4,496	\$544
Loans 6 to less than 12 months Delinquent (\$000s)	\$2	\$2	\$1	\$20	\$31	\$34	\$36	\$195	\$424	\$695	\$108
Loans 12 months and over Delinquent (\$000s)	\$0	\$11	\$0	\$4	\$15	\$12	\$98	\$143	\$342	\$372	\$76
Total Delinquent Loans (\$000s)	\$9	\$28	\$24	\$127	\$166	\$216	\$456	\$1,102	\$2,225	\$5,563	\$727
Delinquency by Category											
Unsecured Credit Card	0.00%	0.00%	0.00%	0.60%	0.22%	0.30%	0.23%	0.39%	0.57%	0.30%	0.37%
STS Loans	0.00%	0.00%	0.00%	0.00%	0.35%	0.00%	0.00%	0.00%	0.00%	0.00%	0.32%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	1.11%	0.00%	0.00%	0.00%	0.00%	1.10%
New Vehicle Loans	0.00%	0.21%	0.00%	0.71%	0.78%	0.35%	0.35%	0.34%	0.20%	0.16%	0.24%
Used Vehicle Loans	0.34%	2.44%	0.75%	2.04%	0.86%	0.57%	0.43%	0.62%	0.51%	0.51%	0.56%
1st Mortgage Fixed	0.00%	0.00%	0.00%	3.70%	0.31%	0.33%	0.26%	0.33%	0.34%	0.35%	0.35%
1st Mortgage Adj	0.00%	0.00%	0.00%	0.00%	2.70%	0.14%	0.86%	0.52%	0.62%	0.65%	0.65%
Other RE Fixed	0.00%	0.00%	0.00%	0.00%	0.00%	1.83%	0.00%	0.27%	0.34%	0.33%	0.36%
Other RE Adj	0.00%	0.00%	0.00%	0.54%	0.00%	0.19%	1.65%	0.30%	0.56%	0.31%	0.46%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
All Other Loans	9.76%	3.96%	1.51%	3.72%	4.13%	0.75%	0.77%	2.24%	1.47%	1.94%	1.73%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	1.77%	0.49%	0.41%	0.35%	0.24%	0.13%	0.23%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	1.97%	1.12%	0.31%	0.52%	0.44%	0.41%	0.42%	0.43%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.94%	0.00%	0.00%	0.20%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.00%	0.00%	0.01%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	0.99%	0.61%	0.49%	0.53%	0.48%	0.51%	0.52%	0.86%	0.60%	0.69%	0.67%
Recoveries / Charge-Offs	37.50%	18.18%	11.86%	14.86%	25.79%	17.68%	19.62%	24.20%	19.49%	21.27%	21.19%
Expected Charge-Offs / Net Loans	0.11%	1.35%	0.18%	0.48%	0.41%	0.23%	0.29%	0.20%	0.31%	0.23%	0.26%
Provision for Loan Losses/Net Charge-Offs	40.0%	88.9%	96.2%	60.3%	91.5%	71.2%	91.1%	109.6%	96.8%	102.2%	100.1%
Prov. for Loan Losses/Expected Charge-Offs	347.8%	40.8%	268.8%	67.1%	107.6%	160.0%	167.7%	467.4%	189.2%	312.0%	262.0%
Bankruptcies / Net Loans	0.00%	2.00%	0.44%	0.49%	0.65%	0.39%	0.42%	0.19%	0.46%	0.45%	0.43%
Total Amount of Loans Charged-Off (\$000s)	\$16	\$11	\$24	\$49	\$127	\$259	\$564	\$2,352	\$3,240	\$10,484	\$1,201
Total Amount of Recoveries (\$000s)	\$6	\$2	\$3	\$7	\$33	\$46	\$111	\$569	\$632	\$2,230	\$254
Net Charge Offs (\$000s)	\$10	\$9	\$21	\$42	\$94	\$213	\$453	\$1,783	\$2,608	\$8,254	\$946
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.00%	0.00%	0.06%	0.26%	0.13%	0.39%	0.67%	1.05%	0.56%	0.99%	0.82%
STS Loans	0.00%	200.00%	0.00%	0.00%	3.66%	0.00%	0.00%	0.00%	-300.00%	0.00%	3.33%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
New Vehicle Loans	0.00%	0.00%	0.56%	0.17%	-0.03%	0.30%	0.13%	0.32%	0.41%	0.21%	0.27%
Used Vehicle Loans	0.00%	0.64%	0.36%	0.38%	0.46%	0.65%	0.61%	1.64%	0.81%	1.08%	0.96%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.00%	0.18%	0.00%	0.06%	0.05%	0.03%	0.03%	0.03%
Total Other RE Loans/ LOC	0.00%	0.00%	0.00%	0.00%	1.29%	0.26%	0.20%	0.86%	0.19%	0.05%	0.28%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
All Other Loans	14.56%	2.45%	2.48%	3.50%	2.39%	-3.07%	-3.10%	-23.67%	-1.07%	-7.63%	-4.26%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	-0.28%	0.24%	0.13%	0.40%	0.35%	0.13%	0.24%
Number of Credit Unions in Each Peer Group:	1	8	5	9	12	10	6	5	5	4	65

Concentration Risk (% of Net Worth)	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
Deposits in Commercial Banks, S&Ls, Savings Banks	0.00%	0.00%	0.00%	0.00%	33.99%	11.33%	3.89%	9.42%	0.00%	0.00%	3.08%
Credit Unions - Deposits in and Loans to	0.00%	0.00%	0.00%	0.00%	8.64%	1.42%	0.49%	0.75%	0.00%	0.00%	0.50%
Total Investments in Corporate Credit Unions*	64.04%	37.90%	95.20%	139.33%	92.95%	64.86%	79.37%	91.41%	10.67%	15.14%	33.17%
Marketable Securities	0.00%	0.00%	58.92%	75.69%	102.10%	86.39%	77.95%	62.53%	156.57%	54.84%	88.70%
All Other Investments	5.06%	184.98%	114.37%	142.39%	146.05%	106.30%	41.86%	61.59%	5.92%	6.96%	27.40%
Total Investments	292.70%	288.93%	280.85%	396.69%	412.70%	299.39%	206.99%	257.02%	267.96%	110.13%	200.70%
Unsecured Loans	204.49%	48.42%	66.31%	89.58%	55.96%	55.28%	64.13%	77.77%	63.92%	93.75%	78.27%
Vehicle Loans	325.28%	221.86%	322.36%	248.90%	182.20%	284.91%	247.23%	217.69%	226.90%	210.74%	222.07%
New Vehicle Loans	158.99%	55.91%	66.13%	57.75%	53.41%	71.42%	84.95%	61.14%	75.26%	66.92%	69.39%
Used Vehicle Loans	166.29%	165.95%	256.23%	191.15%	128.79%	213.49%	162.28%	156.54%	151.63%	143.82%	152.68%
Total Real Estate	0.00%	0.81%	7.02%	16.91%	78.30%	117.35%	190.09%	320.71%	191.06%	342.10%	260.94%
1st Mortgage	0.00%	0.81%	4.62%	5.75%	61.82%	83.89%	162.96%	254.22%	135.82%	309.57%	219.95%
1st Mortgage Fxd	0.00%	0.81%	0.00%	3.06%	40.78%	73.28%	93.16%	109.28%	102.89%	242.21%	159.83%
1st Mortgage Adj	0.00%	0.00%	4.62%	2.69%	21.04%	10.61%	69.80%	144.93%	32.93%	67.36%	60.12%
2nd Mortgage	0.00%	0.00%	2.40%	11.16%	16.48%	33.45%	27.13%	66.50%	55.24%	32.52%	40.99%
Closed-End Fxd	0.00%	0.00%	0.00%	3.17%	1.62%	4.60%	1.58%	6.65%	11.42%	10.92%	9.18%
Closed-End Adj	0.00%	0.00%	0.00%	0.00%	0.82%	1.76%	0.00%	0.00%	0.00%	0.00%	0.13%
Open-End Adj	0.00%	0.00%	2.40%	7.99%	13.92%	26.61%	23.68%	57.18%	43.82%	21.55%	31.23%
Open-End Fxd	0.00%	0.00%	0.00%	0.00%	0.12%	0.48%	1.88%	2.67%	0.00%	0.05%	0.45%
Other RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
All Other Loans/Lines of Credit to Members	46.07%	28.41%	29.75%	30.57%	25.69%	51.31%	40.22%	24.09%	26.09%	29.59%	29.78%
Total Loans	575.84%	299.52%	425.48%	386.11%	342.63%	512.55%	541.90%	640.59%	509.65%	676.36%	591.88%
Indirect Loans	0.00%	0.00%	0.00%	0.00%	0.77%	67.29%	71.63%	32.00%	90.26%	55.99%	61.57%
Percent of Vehicle Loans	0.00%	0.00%	0.00%	0.00%	0.43%	23.62%	28.97%	14.70%	39.78%	26.57%	27.73%
Business Loans	0.00%	0.00%	1.42%	0.00%	7.34%	13.29%	17.49%	22.42%	11.07%	7.10%	10.66%
Participation Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.36%	0.00%	0.00%	0.24%
Total Mortgage Exposure**	0.00%	0.81%	7.02%	16.91%	90.96%	118.25%	204.65%	335.97%	216.06%	349.64%	274.23%
Total Real Estate	0.00%	0.81%	7.02%	16.91%	78.30%	117.35%	190.09%	320.71%	191.06%	342.10%	260.94%
RE Business Loans	0.00%	0.00%	1.42%	0.00%	4.74%	11.00%	14.18%	19.58%	6.75%	6.09%	8.29%
Mortgage-Backed Investments	0.00%	0.00%	0.00%	0.00%	12.65%	0.90%	14.56%	15.25%	25.00%	7.54%	13.29%
Federal Agency Securities (Mtg Backed)	0.00%	0.00%	0.00%	0.00%	12.65%	0.90%	14.56%	15.25%	25.00%	7.54%	13.29%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%



